

UNITED STATES BANKRUPTCY COURT

VOLUNTARY PETITION

Name of Debtor (If individual, enter Last, First, Middle):

JUDY TRAVEL AGENCY

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):

NONE

All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN
(if more than one, state all):

1-0573

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN
(if more than one, state all):

Street Address of Debtor (No. and Street, City, and State):

14937 MANILLA DR
DRAPER, UTAH 84020

Street Address of Joint Debtor (No. and Street, City, and State):

ZIP CODE

ZIP CODE

County of Residence or of the Principal Place of Business:

SALT LAKE

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):

Mailing Address of Joint Debtor (if different from street address):

ZIP CODE

ZIP CODE

Location of Principal Assets of Business Debtor (if different from street address above):

ZIP CODE

Type of Debtor
(Form of Organization)
(Check one box.)

- ☒ Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form.
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box.)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☒ Other

Chapter of Bankruptcy Code Under Which
the Petition is Filed (Check one box.)

- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Chapter 15 Debtors

Country of debtor's center of main interests:

Each country in which a foreign proceeding by, regarding, or against debtor is pending:

Tax-Exempt Entity
(Check box, if applicable.)

- ☐ Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).

Nature of Debts
(Check one box.)

- ☐ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☒ Debts are primarily business debts.

Filing Fee (Check one box.)

- ☒ Full Filing Fee attached.
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).

Check all applicable boxes:

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
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Estimated Assets

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR
COURT USE ONLYDISTRICT OF UTAH
CLERK OF COURT

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CLERK OF COURT

Voluntary Petition

(This page must be completed and filed in every case.)

Document

Page 2 of 13

Name of Debtor(s)
JUDITH RIVERA**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location Where Filed: District of Utah	Case Number: UNKNOWN	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)

Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X

Signature of Attorney for Debtor(s) (Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☒ Yes, and Exhibit C is attached and made a part of this petition.☐ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☐ Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

- ☐ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(

Name of landlord that obtained judgment)

(

Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case.)

Document

Page 3 of 13

Name of Debtor(s)
JUDITH RIVERA

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Judith Rivera / - 801-493-5880
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (if not represented by attorney)
801/493-5880
Date 09/19/14

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

X _____
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Judith Rivera
Signature of Authorized Individual

JUDITH RIVERA
Printed Name of Authorized Individual

Owner
Title of Authorized Individual

09/24/14
Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Signature

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re JUDITH RIVERA
Debtor

Case No. _____
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

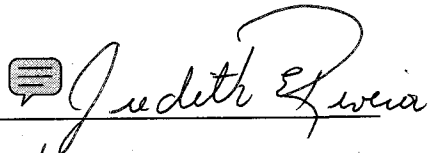
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 
Date: 09/19/14

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____



In re: JUDITH RIVERA

Case No: _____ (if known)
Chapter _____

Debtor(s)



VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verifies that the attached list of creditors is true and correct to the best of my/their knowledge.

Date:

09/19/14

Debtor

Judith Rivera

Date:

Joint Debtor

DIVERSIFIED CONSULATION INC
Account 2147483647
DEPT 0063
PALATINE, IL 60055-0063

UNIVERSITY OF UTAH
Account 6464522
POBOX 413064
SALT LAKE CITY, UTAH 84141

TMOBLIE
Account 825035225
POBOX660252
DALLAS, TX 75266-0252

UNIVERSITY OF UTAH
Account 6464522
POBOX 413064
SALT LAKE CITY, UTAH 84141

UNIVERSITY OF UTAH HEALTH CARE COL
Account 6464522
POBOX 413064
SALT LAKE CITY, UTAH 84141

BEST BUY CREDIT SERVICES
Account 2147483647
POBOX 688910
DES MOINES, IA 50368-8910

UNVIERSITY IF UTAH HEALTH CARE
Account 6464522
POBOX 413064
SALT LAKE CITY, UTAH 84141

JOSE ARANA
Account 1
4312 SOUTH 400 WEST
SALT LAKE CITY, UTAH 84120

JHOANNA GUEVARA
Account 2
54 WEST 2100 SOUTH
SALT LAKE CITY, UT 84115

2014 SEP 24 AM 11:27
DISTRICT OF UTAH
FILED IN THE
UNITED STATES
DISTRICT COURT
SALT LAKE CITY

DOMINGO RAMOS
Account 3
2850 south redwood steb
salt lake city, utah 84119

MILAGRO MURILLO
Account 4
1240 SOUTH TEAKLOOP CITY, UTAH
84123

ANTONIO TITIN
Account 5
1030 REDWOOD RD
SALT LAKE CITY,UTAH 84104

BRUNELA SAROLI
Account 6
1240 TEAKLOOD CITY
SALT LAKE CITY, UT 84123

FERNANDO FERNANDEZ AGUSTO
Account 7
2880 SOUTH REDWOOD RD
SALT LAKE CITY, UTAH 84118

ROMINA RAFFO
Account 8
2850 REDWOOD RD ST 4
WEST VALLEY CITY, UTAH 84119

JOSE CASTRO
Account 9
3746 SOUTH 4565 WEST
WEST VALLEYCITY,UT 84120

JOSELYN HERNANDEZ
Account 10
3031 SOUTH REDWOOD RD
SALT LAKE CITY UT 84115

CATALINA MARTINEZ
Account 11
3990 HOTWICK ST
SALT LAKE CITY, UT 84104

VERONICA MECHAN
Account 12
3990 HOTWICK ST
SALT LAKE CITY UT 84104

MARIA ROSA CORTEZ
Account 13
1480 S 1000 E
CLEARFIELD, UT 84015

SALVADOR ESTRADA
Account 14
3930 parity dr
SALT LAKE CITY, UTAH 84119

MAXIMO NAVA
Account 15
1034 n 500 west provo ut 84604

LUZ GLORIA MUNOZ
Account 16
10004 NORTH STATE ST
SALT LAKE CITY, UTAH 84119

AUSTRAGILDO LEZCANO
Account 16
108 RUTGIS AVE
FORT COLLINS, CO 80525

MARISOL PALMA
Account 17
po box 79052 phoenix,az 85062-9052

EXITO TRAVEL
Account 18
108 RUTGIRS AVE
FORT COLLINS, CO 80525

BBT MORTGAGE
Account

Account

Account

Account

Account

MARTHA MENDOZA
Account 18
6187 Aries Dr
Kearns, UT 84118

GLORIA MUNOZ
Account 19
2708 S. Redwood Rd st 250
West Valley City, UT 84119

JOSE OMAR LEZCANO
Account 20
5754 Vista Rich Way
Kearns, UT 84118

FLORENCIA LESCANO
Account 21
5754 Vista rich Way
Kearns, UT 84118

MAURICIO SOROLI
Account 22
1240 SOUTH TEAKLOOP
salt lake city, utah 84123

DILMER VALLECILLOS
Account 23
1240 south Teakloop
Salt Lake City, Utah 84123

VICENTA ESPIRITE
Account 24
2708 S. Redwoord Rd ste 250
Salt Lake City, Utah 84119

GABRIEL CHAGUAS
Account 23
1850 W SUNSET AVE
SALT LAKE CITY, UTAH 84119

GLOBAL TRADE & TAX SERVICES
Account 24
1426 West 3500 South
West Valley City, UT 84119

JORGE ALATRISTA
Account 25
pobox 1280
American Fork, UT 84003

ARACELY BAQUEDONA
Account 26
POBOX 1280
American Fork, UT 84003

JOHNSON MARK LLC
Account 661519
PO BOX 7811
SANDY, UT 84091-7811

MOUNTAIN LAND COLLECTIONS, INC
Account 2101074
POBOX 1280
American Fork, UT 84003-6280

ENHANCED RECOVERY COMAPNY, LLC
Account 107359071
P.O. BOX 23870
JACKSONVILLE,UT 32241-3870

credit collections services
Account 9010498192
POBOX 55126
BOSTON, MA 02205-5126

UTAH IMAGING ASSOCIATES
Account 3938879
POBOX 26415
SALT LAKE CITY, UTAH 84126-0415

NATIONAL DME
Account 194085
POBOX 367
MIDVALE, UT 84047

ENHANCED RECOVERY COMPANY, LLC
Account 80983179
POBOX 78626
PHOENIX, AZ 75062-8626

DISH NETWORK
Account 8255909457789391
DEPT 0063
PALATINE, IL 60055-0063

EDWIN B. PARRY LAW OFFICE
Account 4850784
POBOX 25727
SALT LAKE CITY. UTAH 84125-0727

EM PHYS INTEGRATED CARE
Account 0032392334
POBOX 96398
Oklahoma City, OK 74143-6398

EXPRESS RECOVERY SERVICES INC
Account 4869808
POBOX 26415
Salt Lake City, UT 84126-0415

EXPRESS RECOVERY SERVICES INC
Account 4887972
P.O.BOX 26415
SALT LAKE CITY, UTAH 84126-0415

EXPRESS RECOVERY SERVICES, INC
Account 4861174
P.O.BOX 26415
SALT LAKE CITY, UT 84126-0415

UTAH IMAGING ASSOCIATES INC
Account 943415-QUIA1-UI
P.O.BOX 2247
INDIANAPOLIS, IN 46206-2247

PRIME ACCEPTANCE CORP
Account 83609969
5097 South 900 East
SALT LAKE CITY, UTAH 84117

Account

Account

Account

Account

Account

Account